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Proposal: Interagency Advance Notice of Proposed Rulemaking:
Procedures to Enhance the Accuracy and Integrity of
Information Furnished to Consumer Reporting Agencies
under Section 312 of the Fair and Accurate Transactions
(FACT) Act

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Comments:

my credit scores were terribly effected by the 911 terror attack on this country. Airports/airplanes came to a stand still, and never regained its momentum..and because that is how i made a living in the field, my income came to a abrupt stand still. No matter how i have explained this terrible matter to the credit bureaus, they simply don't care. I wish i could take 911 back, it's effected so many, in so many ways and it is not even being considered. I'm am considered the working poor in this great country of ours, and my credit situation was a means to and end for me and my family. And i dont have any way of rectifying the wrong, through no control of my own. How do you decide to pay a bill, or feed your children, with no assurance of how long the 911 matter will be, or how deep a spiral of poverty it will take me and my family. There needs to be some provisions set in place to protect the consumers. When our situation spirals got of control, we are forced to pay much higher rates for situations we do not cause. Which only lends to the idea that the rich get richer and the poorer get poorer. This should not be aloud to happen in this country. Come on !!! Doesn't anyone care about the less fortunate. Make those agencies get up off their butts, stop them from making money on our credit profiles--selling our info. to other companies for profit. That's wrong. They have the power to ruin our lives with the stroke of a pen, and there is not much anyone can do about it. I say start the whole thing over, give everyone a second chance, negative credit information should not be held for seven years against someone. Situations do change in peoples lives, stop penalizing poeple like that. The length of time should be more like three years, and if the negative item is paid in full, it should be removed within 6 months. Who should have the right to penalized individuals for seven years. It's simply UNAMERICAN. The bible even speaks of forgiving debt, after so many years, but certainly not seven. Either make the credit bureaus more accaountable, stop them from making money on our credit files or make this whole ordeal a much more fair playing field. MAKE THEM DO WHATS RIGHT !!!!!